

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Barry Allen Evans  
Karolyn Mae Evans  
Debtors

Case No. 19-15235-pmm

Chapter 13

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Oct 16, 2024

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2024:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db/jdb          | Barry Allen Evans, Karolyn Mae Evans, 1641 N 17th St, Allentown, PA 18104-9775                                    |
| 14437675        | + South Whitehall Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020           |
| 14437674        | + South Whitehall Township Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020 |

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>                  | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|--|----------------------|--|
| smg             | + Email/Text: taxclaim@countyofberks.com           | Oct 17 2024 00:03:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300   |
| smg             | + Email/Text: usapae.bankruptcynotices@usdoj.gov   | Oct 17 2024 00:03:00 | U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404                             |
| 14381366        | Email/PDF: resurgentbknotifications@resurgent.com  | Oct 17 2024 00:09:37 | CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 14385291        | + EDI: AIS.COM                                     | Oct 17 2024 04:01:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 14409247        | Email/PDF: bncnotices@becket-lee.com               | Oct 17 2024 00:09:49 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 14395544        | EDI: JEFFERSONCAP.COM                              | Oct 17 2024 04:01:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  |
| 14388935        | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Oct 17 2024 00:03:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 14381363        | Email/PDF: resurgentbknotifications@resurgent.com  | Oct 17 2024 00:09:37 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 14411695        | Email/Text: camanagement@mtb.com                   | Oct 17 2024 00:03:00 | M&T Bank, PO Box 840, Buffalo, NY 14240  |
| 14796540        | + Email/Text: bankruptcypdpt@mcmcg.com             | Oct 17 2024 00:03:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  |
| 14407660        | + Email/Text: bankruptcypdpt@mcmcg.com             | Oct 17 2024 00:03:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  |
| 14411971        | EDI: PRA.COM                                       | Oct 17 2024 04:01:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  |
| 14394910        | + EDI: JEFFERSONCAP.COM                            | Oct 17 2024 04:01:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999                                    |
| 14395697        | EDI: Q3G.COM                                       | Oct 17 2024 04:01:00 | Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 14404084        | + EDI: CBS7AVE                                     |                      |  |

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|          |                                   |                      |  |
|----------|-----------------------------------|----------------------|--|
| 14404085 | + EDI: CBS7AVE                    | Oct 17 2024 04:01:00 | Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849           |
| 14412492 | + Email/Text: bncmail@w-legal.com | Oct 17 2024 04:01:00 | Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849               |
|          |                                   | Oct 17 2024 00:03:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2024 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

DENISE ELIZABETH CARLON on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com

JAMES RANDOLPH WOOD on behalf of Creditor South Whitehall Township and South Whitehall Township Authority jwood@portnoffonline.com  
jwood@ecf.inforuptcy.com

LYNN E. FELDMAN on behalf of Joint Debtor Karolyn Mae Evans feldmanfiling@rcn.com feldman.lynnb123770@notify.bestcase.com

LYNN E. FELDMAN on behalf of Debtor Barry Allen Evans feldmanfiling@rcn.com feldman.lynnb123770@notify.bestcase.com

ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

Scott F Waterman on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

|   |   |
|---|---|
| <b>Information to identify the case:</b>                        |   |
| Debtor 1  | Barry Allen Evans<br>First Name Middle Name Last Name |
| Debtor 2<br>(Spouse, if filing)                                 | Karolyn Mae Evans<br>First Name Middle Name Last Name |
| United States Bankruptcy Court Eastern District of Pennsylvania |   |
| Case number: 19-15235-pmm                                       |   |

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Barry Allen Evans

Karolyn Mae Evans

10/16/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**